

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
STEWART, SANDRA JEAN § Case No. 16-04575  
§  
§  
Debtors(s) §

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TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 02/15/2016. The undersigned trustee was appointed on 02/15/2016.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. §522, or have been or will be abandoned pursuant to 11 U.S.C. §554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 13,194.72

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative Expenses	0.00
Bank Service Fees	0.00
Other Payments to Creditors	0.00
Non-Estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the Debtor	4,000.00
Other Payments to Debtor	0.00

Leaving a balance on hand of <sup>1</sup> \$ 9,194.72

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 09/28/2016 and the deadline for filing governmental claims was 09/28/2016. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. §326(a), the maximum compensation allowable to the trustee is \$1,669.47. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests a sum of \$1,669.47, for a total compensation of \$1,669.47. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$0.00 for total expenses of \$0.00

Pursuant to Fed. R. Bank. P. 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date : 12/20/2017

By : /s/ Joseph A. Baldi

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4 (a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Case No: 16-04575  
Case Name: STEWART, SANDRA JEAN

Judge: Timothy A. Barnes

Trustee Name: Joseph A. Baldi  
Date Filed (f) or Converted (c): 02/15/2016 (f)  
341(a) Meeting Date: 03/15/2016  
Claims Bar Date: 09/28/2016

For Period Ending: 12/20/2017

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA) / Gross Value of Remaining Assets
1. 13535 Lamon Ave, Crest Wood, IL 60445 - Total Value = \$44,000 Per Recent Appraisal	44,000.00	0.00		0.00	FA
2. 1997 Chevy Malibu mileage: 63,000 (est.)	2,300.00	0.00		0.00	FA
3. Misc. household goods and furniture	500.00	0.00		0.00	FA
4. Misc. electronics	250.00	0.00		0.00	FA
5. Personal Used Clothing of Debtor	275.00	0.00		0.00	FA
6. Wedding Band	500.00	0.00		0.00	FA
7. Cash	20.00	0.00		0.00	FA
8. First Midwest Bank (joint with non-filing spouse)	268.00	0.00		0.00	FA
9. First Midwest	105.00	0.00		0.00	FA
10. Projected 2015 income tax refund (est.)	300.00	0.00		0.00	FA
11. Crestwood Water Class Action Lawsuit	Unknown	0.00		13,194.72	FA

**Gross Value of Remaining Assets**

<b>TOTALS (Excluding Unknown Values)</b>	48,518.00	0.00	13,194.72	0.00
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**Re Prop. #11** recipient of 1/3rd share of inhereted lawsuit - in the event of the net settlement;or judgment disbursement (shared with 2 siblings)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

**11-16-17:** Trustee received \$13,194.72 for the debtor's 1/3 share for the settlement of the Crestwood Water Class Action lawsuit. Trustee paid Debtor \$4,000.00 for her exemption in the lawsuit. Trustee is in the process of compiling his Final Report and will submit to the UST for approval.

**07-24-17:** Debtor reports that Mother's claim for recovery from the Village of Crestwood has been approved. Awaiting approval from probate court and payment of Debtor's share to trustee.

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1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA) / Gross Value of Remaining Assets

June 2016: Trustee is investigating the potential for the Estate to recover on account of the Debtor's interest in the Crestwood Water Class Action settlement.

Initial Projected Date of Final Report(TFR) : 12/31/2017

Current Projected Date of Final Report(TFR) : 12/31/2017

Trustee's Signature     /s/Joseph A. Baldi  
Joseph A. Baldi  
20 N. Clark St. Suite 200  
Chicago, IL 60602  
Phone : (312) 726-8150

Date: 12/20/2017

FORM 2  
Document Page 5 of 9  
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-04575

Case Name: STEWART, SANDRA JEAN

Trustee Name: Joseph A. Baldi

Bank Name: Texas Capital Bank

Account Number/CD#: \*\*\*\*\*5633 Checking Account

Taxpayer ID No: \*\*.\*\*\*3583

Blanket bond (per case limit): 5,000,000.00

For Period Ending: 12/20/2017

Separate bond (if applicable): 0.00

1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)
09/25/2017	[11]	The Deratany Firm LLC 221 N LaSalle Street, Ste. 2200 Chicago, IL 60601	Settlement of PI Lawsuit - Crestwood Water Class Action Lawsuit	1129-000	13,194.72		13,194.72
09/26/2017	51001	Sandra J. Stewart PO Box 169 Chenoa, IL 61726	Exemption Claimed in Crestwood Water Class Action Lawsuit	8100-002		4,000.00	9,194.72

Page Subtotals                      13,194.72                      4,000.00

<b>COLUMN TOTALS</b>	13,194.72	4,000.00
Less: Bank Transfer/CD's	0.00	0.00
<b>SUBTOTALS</b>	13,194.72	4,000.00
Less: Payments to Debtors		4,000.00
<b>Net</b>	13,194.72	0.00

All Accounts Gross Receipts:	13,194.72
All Accounts Gross Disbursements:	4,000.00
All Accounts Net:	9,194.72

TOTAL-ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
*****5633 Checking Account	13,194.72	0.00	
<b>Net Totals</b>	13,194.72	0.00	9,194.72

Case: 16-04575  
STEWART, SANDRA JEAN

CLAIMS REGISTER

Joseph A. Baldi Trustee  
Dated: Dec 20, 2017  
EXHIBIT C Page 1

Claim No.	Creditor	UTC / Class	Status	Proof of Claim	Allowed Amount	Previously Paid	Prop. Payment Prop. Interest	Remaining Balance
	Joseph A. Baldi 20 N. Clark Street Suite 200 Chicago, IL 60602	2100-000 ADMIN	Valid To Pay	1,669.47	1,669.47	0.00	1,669.47	0.00

<b>ADMINISTRATIVE TOTAL</b>				<b>1,669.47</b>	<b>1,669.47</b>	<b>0.00</b>	<b>1,669.47</b>	<b>0.00</b>
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Case: 16-04575  
STEWART, SANDRA JEAN

## CLAIMS REGISTER

Joseph A. Baldi Trustee  
Dated: Dec 20, 2017  
EXHIBIT C Page 2

Claim No.	Creditor	UTC / Class	Status	Proof of Claim	Allowed Amount	Previously Paid	Prop. Payment Prop. Interest	Remaining Balance
1	American InfoSource LP as agent for TD Bank USA P. O. Box 248866 Oklahoma City, OK 73124-8866	7100-000 UNSEC	Valid To Pay	643.09	643.09	0.00	439.98	203.11
2	ACar Leasing LTD dba GM Financial Leasing P. O. Box 183853 Arlinton, TX 76096	7100-000 UNSEC	Valid To Pay	10,209.85	10,209.85	0.00	6,985.10	3,224.75
3	ACar Leasing LTD dba GM Financial Leasing P. O. Box 183853 Arlinton, TX 76096	7100-000 UNSEC	Withdrawn	10,209.85	10,209.85	0.00	0.00	10,209.85
4	Capital One NA c/o Becket and Lee LLP PO Box 3001 Malvern , PA 19355-0701	7100-000 UNSEC	Valid To Pay	146.42	146.42	0.00	100.17	46.25

**UNSECURED TOTAL**

21,209.21	21,209.21	0.00	7,525.25	13,683.96
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**REPORT TOTALS**

22,878.68	22,878.68	0.00	9,194.72	13,683.96
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Exhibit D

Case No.: 16-04575

Case Name: STEWART, SANDRA JEAN

Trustee Name: Joseph A. Baldi

Balance on Hand

\$9,194.72

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees: Joseph A. Baldi	\$ 1,669.47	\$ 0.00	\$ 1,669.47

Total to be paid for chapter 7 administrative expenses \$ 1,669.47Remaining Balance \$ 7,525.25

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed Priority Claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$10,999.36 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 68.4 %, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:



Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	American InfoSource LP	\$ 643.09	\$ 0.00	\$ 439.98
2	ACar Leasing LTD	\$ 10,209.85	\$ 0.00	\$ 6,985.10
4	Capital One NA	\$ 146.42	\$ 0.00	\$ 100.17

Total to be paid to timely general unsecured creditors	\$ 7,525.25
Remaining Balance	\$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 %, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 %, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE